

**EXHIBIT “O”**

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**Weisberg & Meyers, LLC**  
**Firm Resume**

**Alex Weisberg**

Alex Weisberg is a founding partner of Weisberg & Meyers, LLC and the managing partner of the Firm's Florida Office. Mr. Weisberg has been practicing consumer protection litigation exclusively since November of 2000. Mr. Weisberg has participated in hundreds of consumer arbitration hearings and has tried to jury verdict dozens of consumer protection cases in Florida, Illinois and Texas. Mr. Weisberg has also prevailed on appeal in Florida on such landmark issues as ensuring lessees of vehicles have federal breach of warranty rights throughout the State of Florida, by ensuring consumers successful in Lemon Law arbitrations still have the right to pursue other legal damages in a court of law, and by preventing automobile manufacturers from denying consumers their day in court by through adhesive arbitration agreements.

Mr. Weisberg was licensed to practice law in the State of Illinois in May 2000 and was subsequently admitted to the United States District Court, Northern District of Illinois in December 2000 and the Central District on June of 2001. Mr. Weisberg was licensed to practice law in the State of Florida in May 2002 and was subsequently licensed to practice law in the United States District Courts for the Middle and Northern Districts of Florida, the District of Colorado, and the Western District of Oklahoma.

**Marshall Meyers**

Marshall Meyers is a founding partner of Weisberg & Meyers, LLC and the Firm's managing partner. Mr. Meyers has devoted his entire professional career to the practice of consumer rights litigation and has represented thousands of consumers throughout Arizona and the nation. Mr. Meyers has successfully argued before the Arizona Supreme Court and Arizona appellate courts, as well as United States District courts throughout the nation. Mr. Meyers has also prevailed in numerous trials and arbitrations in the State of Arizona and because of this extensive experience and expertise, numerous Arizona media outlets have interviewed Mr. Meyers on consumer protection issues including Phoenix television Channel 5, Phoenix television Channel 12, KTAR radio, and the Today Show.

Although Mr. Meyers has spent his career seeking redress for consumers whose basic rights have been violated by "Big Business," and aggressively pursuing companies violating consumer protection laws, Mr. Meyers believes voluntary compliance with statutes enacted to protect consumers is a more positive consumer experience than compliance forced through consumer rights litigation. With that ideal in mind, Mr. Meyers now offers "Pro Consumer" FDCPA Compliance consulting to debt collection companies demonstrating a genuine interest in complying with the Fair Debt Collection Laws the Firm enforces. However, unlike typical compliance consulting, which focuses on how best to collect without breaking fair debt laws, Mr. Meyers' consulting services advise on how best to comply with FDCPA regulations while still

collecting. This consumer-concentric approach analyzes existing collection methods from a consumer debtor's perspective, thereby offering the opportunity to identify and eradicate the very practices prompting aggrieved consumers to contact consumer protection firms like Weisberg and Meyers. Interested companies may contact Mr. Meyers for more information, but should be advised applications for services will not be considered if the Firm is currently engaged in litigation against the applying company.

Mr. Meyers is licensed to practice in the State of Arizona and in various United States District Courts, including the District of Arizona, the Northern District of Florida, the Northern and Southern Districts of Illinois, the Eastern District of Wisconsin, and the Northern District of Indiana.

### **Aaron D. Radbil**

Aaron D. Radbil is a senior associate attorney at Weisberg & Meyers, LLC. He earned a Bachelor of Arts in Political Science from the University of Arizona, and a Juris Doctor from the University of Miami School of Law. Mr. Radbil is licensed to practice before the state courts of Illinois and Florida. He is admitted to practice before the United States District Courts for the Northern District of Illinois, and the Middle and Southern Districts of Florida, as well as the United States Courts of Appeals for the Fifth, Seventh, Ninth, and Eleventh Circuits. Mr. Radbil has successfully tried numerous cases to verdict throughout various state and federal courts, and has successfully briefed and argued issues of significant consumer interest before state and federal courts of appeals. He has additionally resolved countless matters through mediation and/or private settlement.

Mr. Radbil focuses a significant portion of his practice on class action litigation. He has, over the past several years, orchestrated nation-wide consumer driven class litigation before a number of state and federal courts. In conjunction with his class litigation practice Mr. Radbil has spoken as a guest lecturer before the University of DePaul College of Law Litigation Lab.

#### Notable trial victories:

Candy Guajardo v. GC Services, LP , 4:08-cv-00119 (S.D. Tex.). A Texas federal jury awarded a Texas consumer \$120,000 in damages for violations of the federal Fair Debt Collection Practices Act, the Texas Debt Collection Practices Act, and the Texas Business and Commerce Code.

#### Notable appellate decisions:

Wayne Talley v. United States Department of Agriculture, 595 F. 3d 754 (7th Cir. 2010), rehearing en banc granted, opinion vacated (June 10, 2010), rehearing en banc (September 24, 2010), decision affirmed (October 1, 2010). The United States Court of Appeals for the Seventh Circuit, en banc, affirmed that "sovereign immunity" does not protect the United States and its agencies from liability under the federal Fair Credit Reporting Act.

Barry Oppenheim v. I.C. System, Inc., 627 F. 3d 833 (11th Cir. 2010). The United States Court of Appeals for the Eleventh Circuit endorsed a broad interpretation of the federal Fair Debt

Collection Practices Act in finding that a "debt," as statutorily defined, is created where an obligation to pay arises from a transaction, even absent an extension of credit.

Edmund Mady v. DaimlerChrysler Corporation, 59 So.3d 1129 (Fla. 2011). The Supreme Court of Florida held that a consumer who resolves a legal action with a warrantor pursuant to Florida's offer of judgment statute constitutes a prevailing party under the federal Magnuson Moss Warranty Act and may recover attorneys' fees as allowed by that statute.

Dala Cano v. Hyundai Motor America, Inc., 8 So. 3d 408 (Fla. 4th DCA 2009). The Fourth District Court of Appeals for the state of Florida reversed an award of attorneys' fees and costs entered against a Florida consumer, finding that an automobile manufacturer's formal offer of judgment failed to satisfy necessary substantive and procedural requirements.

Edmund Jones v. Nissan North America, 385 Ill. App. 3d 740 (Ill. 2d Dist. 2008). The Second District Court of Appeals for the state of Illinois reversed an order dismissing an Illinois consumer's case for violation of the federal Magnuson-Moss Warranty Act, holding that an automobile buyer's inability to participate in the manufacturer's dispute resolution process did not deprive him of his right to file suit under the Magnuson-Moss Warranty Act.

Notable class action litigation:

Martin and Barbara Garo v. Global Credit & Collection Corporation, 09-cv-02506 (D. Ariz.). The United States District Court for the District of Arizona, in January of 2011, certified a class of approximately 50,000 individuals alleged injured by a debt collector's violations of the federal Fair Debt Collection Practices Act.

Keith Baxter, et al v. Kawasaki Motors Corp., U.S.A., and Kawasaki Heavy Industries, Ltd., 07-cv-06745 (N.D. Ill.). The United States District Court for the Northern District of Illinois, in October of 2009, certified a class of approximately 14,000 individuals alleged injured by a motorcycle manufacturer's scheme to tamper with motor vehicle odometers and defraud consumers.

Billie Beason, et al v. Southwest Airlines, 09-cv-04145 (N.D. Ill.). A prospective class of individuals alleged that Southwest Airlines flew 46 Boeing 737s, on more than 60,000 flights, in violation of federal air-safety regulations governing the maintenance and operation of aircraft.

Kevin Stout, et al v. Freescore, LLC, d/b/s Freescore.com, 10-cv-1004395 (C.D. Cal.). A prospective class of individuals alleged injury resulting from Freescore.com's violations of the federal Credit Repair Organizations Act.

### **Noah Radbil**

Noah D. Radbil is a consumer litigator with a broad practice background in complex commercial, intellectual-property, and environmental litigation. Mr. Radbil has successfully handled high-stakes intellectual property, antitrust, environmental regulation, toxic tort, aviation, labor union, and commercial real estate matters nationwide. He has significant experience

litigating mass action and class action lawsuits on behalf of plaintiffs and defendants, with equal success, under state and federal securities, copyright, warranty, and consumer protection laws -- including the Fair Debt Collection Practices Act and Telephone Consumer Protection Act. With respect to intellectual property work, he has litigated and advised clients in a wide range of technologies including borehole seismology, Linux-based email connector software, and mechanical pump seals, among others.

Mr. Radbil was born in Whitefish Bay, Wisconsin. He received a B.A. from the University of Texas at Austin in 2005, and a J.D. from South Texas College of Law in 2009. Mr. Radbil served as Chief of Staff to Representative Bob Hunter, then Vice-Chairman of the House Regulated Industries Committee. He then served as law clerk to Attorney General Greg Abbott before beginning his practice at litigation boutiques Ahmad, Zavitsanos & Anaipakos, PC and Camara & Sibley, LLP, in Houston, Texas. He joined his brother Aaron D. Radbil at the firm this August, and intends to run for office after his tenure at the firm.

#### Notable Representations:

Mr. Radbil was engaged as trial counsel in the retrial of an eight-figure fraud case in which the ownership of a Houston-hotel was at stake. The first trial, in which Mr. Radbil was not involved, resulted in a fraud judgment awarding half the hotel plus \$10,000,000 in punitive damages to the opposing party. At the new trial, the jury found no liability on fraud.

Mr. Radbil served as lead counsel for a real estate development firm in a seven-figure condemnation action concerning a City of Houston public museum. Bob Christy, the City of Houston's director of real estate, represented the City.

Mr. Radbil served as pro bono counsel for the defendant in the first RIAA music-downloading case to go to trial in the United States. On a post-trial motion, the Judge ordered a 97% reduction in the verdict.

Mr. Radbil served as defense counsel for the London-and-Toronto-based Quorum Group in connection with claims arising out of the acquisition of a borehole-seismology company in California.

Mr. Radbil served as appellate counsel for Psystar Corporation alongside mentor and lead appellate counsel K.A.D. Camara in a must-win copyright-infringement action brought by Apple. Mr. Radbil served as plaintiff's counsel in a separate antitrust action against Apple.

Mr. Radbil defended CES Environmental Services, a major petro-chemical services provider, in one mass toxic-tort action, two private environmental class actions, and in three civil environmental enforcement actions brought by the City of Houston, the State of Texas, and the United States Environmental Protection Agency. During the highly-publicized series of environmental disputes, Mr. Radbil argued for and obtained an injunction against the City of Houston which preserved his client's business-critical right to discharge non-hazardous wastewater into the City's sewage treatment facilities.

Mr. Radbil served as plaintiff's counsel for a Major League Baseball player in a seven-figure breach of fiduciary duty case against three investment advisors formerly employed by Stanford International Bank, Ltd.

Mr. Radbil was engaged as lead trial counsel in the trial of a must-win commercial breach of contract case involving a major chemical company. At trial, Mr. Radbil obtained a significant judgment in favor his client while defeating all counterclaims.

Mr. Radbil served as plaintiff's counsel for several authors in a copyright-infringement class action against Scribd, the world's largest social publishing company.

Mr. Radbil was amongst a group several lawyers and law firms representing a group of former NCAA Division I student-athletes in a class action lawsuit against videogame producer EA Sports and the NCAA for sale and use of the student-athlete likenesses.

Mr. Radbil is currently investigating a major national financial institution's lending practices in connection with possible complex financial fraud, improper corporate governance and violations of the Texas Credit Services Organization Act.

### **Ronald S. Weiss**

Ron Weiss has successfully represented thousands of consumers throughout his career.

Ron graduated from Wayne State University School of Law in 1993 and the University of Michigan in 1990, earning his BA in economics. He is admitted to practice law in the State of Ohio, the State of Michigan, and in the United States District Court for the Eastern District of Michigan. He is a member of the Michigan Association for Justice, the Ohio Association for Justice, the Consumer Law Section of the Michigan State Bar and he is a past council member of the Aviation Law Section of the Michigan State Bar. Ron is also a member of National Association of Consumer Advocates (NACA).

Ron has been interviewed by WWJ A.M 950 and other cable television shows.

In addition to helping consumers with lemon law, debt settlement, fair debt rights, fair credit reporting, debt defense and wage garnishment and bankruptcy related cases, Mr. Weiss also practices personal injury, property insurance claims, and criminal law as well.

### **Tracey Tiedman**

Tracey Tiedman is the managing attorney for the Colorado office of Weisberg & Meyers, LLC and is based in Littleton, Colorado. Prior to joining Weisberg & Meyers, LLC, Ms. Tiedman worked with Gibson, Dunn & Crutcher LLP and was a litigation associate in their Denver Office. She specialized in complex commercial litigation, including insurance defense, breach of contract, securities fraud, products liability, and environmental law.

She also served as a Judicial Law Clerk for the Honorable David M. Ebel at the United States Court of Appeals for the Tenth Circuit. Ms. Tiedman received her Bachelor of Arts in English at

Dartmouth College in 1988, graduating cum laude. At Dartmouth, she was a member of Delta Delta Delta Sorority, and she participated in a Foreign Study Program at the University of Toulouse, France. She then attended the Marshall-Wythe School of Law at the College of William and Mary and received her JD in 1991. She was the Editor-in-Chief of The William and Mary Law Review and a member of the Order of the Coif.

### **Jon N. Robbins**

Jon Robbins handles litigation and claims for the Washington office of Weisberg & Meyers. Prior to joining Weisberg & Meyers in 2007 Mr. Robbins was in private practice for 10 years in California focusing on civil litigation in California and most recently he was Senior Counsel at Chevron U.S.A. Inc. in San Ramon, California for the past for 18 years before relocating to Washington.

Mr. Robbins currently focuses his practice on consumer rights litigation, including Lemon Law and Breach of Warranty claims and claims under the Fair Debt Collection Practices and Fair Credit Reporting Acts. Prior to joining Weisberg & Meyers, Mr. Robbins focused his practice on Environmental Law, General Business Law, Bankruptcy, Employer Representation, Real Estate and Construction Litigation, Family Law and Probate. Mr. Robbins received his JD degree from John F. Kennedy University School of Law in 1978. He is presently licensed to practice in both California and Washington.

### **Craig J. Ehrlich**

Mr. Ehrlich obtained his B.A. cum laude from the University of Florida in Gainesville in 1994 and was subsequently inducted into Phi Beta Kappa Society and Golden Key National Honor Society. He obtained his J.D. from Emory University School of Law in 1999. Mr. Ehrlich was licensed to practice law in the state of Georgia in 1999, and in the United States District Court, Northern District of Georgia since 2006. Mr. Ehrlich is also licensed to practice in the District Courts for the Western District of Tennessee and the District of Colorado.

Mr. Ehrlich has experience in a large number of areas of practice, including Criminal Law & Appellate Practice (including Death Penalty Defense Litigation), Family Law & Divorce, Small Business & Contract Litigation, Personal Injury & Medical Malpractice Litigation, Employment Law, Bankruptcy Law and Lemon Law & Consumer Protection Law. Prior to joining Weisberg & Meyers, LLC, Mr. Ehrlich owned and operated the Ehrlich Law Group, LLC, which represented several Atlanta-based corporations as General Counsel, and conducted numerous successful jury and bench trials in Felony and Misdemeanor Criminal Cases, as well as Personal Injury and Divorce Cases where Mr. Ehrlich acted as lead counsel.

### **Dennis R. Kurz**

Dennis R. Kurz graduated from Seton Hall University School of Law with his JD degree in 2001. Following law school graduation, Mr. Kurz has been exclusively involved in civil litigation focusing on insurance defense and breach of warranty matters before Federal and State Courts.

Prior to 2004, Mr. Kurz worked as an associate for a multi-state law firm defending major automobile manufacturers. It was during that time that Mr. Kurz first developed the unique skill set necessary for the successful representation of hundreds of clients in lemon law, breach of warranty and auto fraud claims as a plaintiff's attorney.

Mr. Kurz also served as a Judicial Law Clerk for the Honorable Daniel P. Mecca (J.S.C.), Bergen County Superior Court in Hackensack, New Jersey and for the Honorable E. Clayton Scofield III, U.S. District Court, Northern District of Georgia. Mr. Kurz is currently a member in good standing of the New York, New Jersey, Washington, Georgia and Texas Bars.

### **Holly E. Dowd**

Holly Dowd is the managing attorney of Weisberg and Meyers North Carolina and South Carolina practices and is based in Charlotte, NC. Ms. Dowd completed her law studies at Wake Forest University School of Law in Winston-Salem, NC, where she participated in the Summer Abroad programs in Venice, Italy and London, England. She was also a member of the Inns of Court. Following law school graduation, Ms. Dowd enrolled in Trinity College in Dublin, Ireland, where she earned an LLM in International Law Studies in Human Rights. While a student, she served as the Law School Student Representative and the Events Coordinator for the Graduate Students Union.

Prior to graduating from Wake Forest, Ms. Dowd attended the University of South Carolina and graduated with honors from the Honors College with a Bachelor of Arts in Psychology. While at the university, she was an active member in College Buddies, a club that pairs college students with mentally disabled adults in the community. She also completed an honors thesis on Attention Deficit Hyperactivity Disorder that was accepted into the convention for the Association for the Advancement of Behavior Therapies.

Ms. Dowd brings to the firm her experience as a litigator and debt negotiator. She was licensed to practice in the State of North Carolina in 2007 and was subsequently admitted to practice in the State of South Carolina in 2008.

### **Paul K. Guibao**

Paul Kellison Guibao, founder of Guibao, Hutchinson, & Lyons, PLLC, and graduate of Rhodes College and Emory Law School has practiced law for a decade with the sole purpose being protecting the rights of individuals in the areas of criminal and civil litigation. A lifelong Memphian, he is active in the community and serves or has served on the boards of numerous civic or non-profit organizations including Playhouse on the Square, Opera Memphis, Lausanne Collegiate School, and the Humane Society of Memphis and Shelby County; and additionally serves as President of the Board of Governors for the Alice E. and Arthur F. Adams Charitable Foundation.

### **Joe Panvini**

Mr. Panvini attended Arizona State University where he graduated Summa Cum Laude with a B.A. in Philosophy. While at Arizona State University he was on the Dean's List and became a member of the National Society of Collegiate Scholars. He then attended Sandra Day O'Connor College of Law at Arizona State University where he earned his JD in 2010. During law school, he volunteered his time with Kids Voting Arizona, a nonprofit, nonpartisan civic education program committed to creating lifelong voting habits in children. Distinguished honors in law school include the Highest Pro Bono Distinction and a Certificate in Law, Science & Technology: Intellectual Property.

Mr. Panvini has served as Law Intern for the Rules Office for the Arizona State Senate, a Mediator for the Maricopa County Justice Courts, and a Legal Extern for the Arizona Attorney General's Office.

Mr. Panvini is licensed to practice in Arizona and before the United States District Court for the District of Arizona. He serves as an attorney for Weisberg & Meyers in the Phoenix office, focusing primarily on litigation under the Fair Debt Collection Practices Act.

### **Matthew D. Sullivan**

Mr. Sullivan is an associate attorney at Weisberg & Meyers, LLC., licensed to practice before the state courts of Florida. He is also licensed to practice before the United States District Court for the Southern, Middle and Northern Districts of Florida. He focuses his practice on consumer rights litigation, including Lemon Law and Breach of Warranty claims, as well as claims under the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, the Fair Credit Reporting Act, and the Florida Consumer Collection Practices Act.

Prior to joining Weisberg & Meyers, Mr. Sullivan represented clients in several practice areas, including Foreclosure Defense, Consumer Bankruptcy, Business Law, Wage Garnishment Defense, Criminal Defense, Civil Litigation, and Employment Law. Mr. Sullivan has also done pro bono publico work through the Dade County Bar Association's "Put Something Back" program on behalf of consumer debtors, including individual bankruptcy work.

Mr. Sullivan received his B.B.A. in Finance from the University of Miami School of Business Administration in 1994, and worked for many years for several of the world's largest commercial banks in New York City, eventually being elevated to an officer-level position as a Business Analyst. Mr. Sullivan obtained his J.D., cum laude, from the University of Miami School of Law in 2008.

Notable trial victories:

Juan Carlos Lozano v. Caribbean Broadcasting Systems, Inc., 2009-46461-CA-01 (Fla. Eleventh Judicial Circuit, 2010). A Florida civil jury awarded a former on-air radio personality a five figure judgment against his former employer, under Florida's Unpaid Wages statute, relating to duties performed by him as Program Director.

Notable appellate representations:

Esteban Schmidt v. Interactive Response Technologies, et. al., No. 4D10-4997 (Fla. 4th DCA, pending). A former employee of a telephone call center appeals the denial of his unemployment compensation benefits.

**Robert John Lamb**

Mr. Lamb joined Weisberg & Meyers in September 2011. Mr. Lamb obtained his Bachelor's Degree in Philosophy from the University of Michigan. Mr. Lamb earned his Juris Doctorate from the Sandra Day O'Connor College of Law at Arizona State University, where he graduated Cum Laude and with Pro Bono Distinction. During Law School, Mr. Lamb externed at the Maricopa Superior Court with Judge Kristin C. Hoffman and the Arizona Court of Appeals with Judge Daniel A. Barker, interned for U-Haul General Counsel, and worked as a Student Attorney for the Civil Justice Clinic. Mr. Lamb was also a member of the *Arizona State Law Journal*. He is licensed to practice law in the state of Arizona and is admitted to practice before the U.S. District Court for the District of Arizona.